

**Information to identify the case:**

Debtor 1	<b>Jose J Hernandez</b>	Social Security number or ITIN	<b>xxx-xx-1855</b>
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	<b>Domenica M Hernandez</b>	Social Security number or ITIN	<b>xxx-xx-5950</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court <b>Northern District of Illinois</b>		Date case filed for chapter	<b>7 1/8/19</b>
Case number: <b>19-00515</b>			

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jose J Hernandez	Domenica M Hernandez
2. All other names used in the last 8 years		
3. Address	10830 Windsor Drive Westchester, IL 60154	10830 Windsor Drive Westchester, IL 60154
4. Debtor's attorney Name and address	Joseph A. Serpico Serpico & Associates 10525 W. Cermak Road Westchester, IL 60154	Contact phone 708 531-9733 Email: atty1752@hotmail.com
5. Bankruptcy trustee Name and address	Alex D Moglia ESQ Moglia Advisors 1325 Remington Rd, Ste H Schaumburg, IL 60173	Contact phone 847 884-8282 Email: amoglia@mogliaadvisors.com

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays.  Contact phone 1-866-222-8029  Date: 1/9/19
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>February 6, 2019 at 02:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>Debtors must bring a picture ID and proof of their Social Security Number.</b>	Location:  <b>219 South Dearborn, Office of the U.S. Trustee, 8th Floor, Room 800, Chicago, IL 60604</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Filing deadline: 4/8/19</b>  No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Jose J Hernandez  
 Domenica M Hernandez  
 Debtors

Case No. 19-00515-JPC  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: moneal  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Jan 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2019.

db/jdb  
 tr  
 27430765 +Jose J Hernandez, Domenica M Hernandez, 10830 Windsor Drive, Westchester, IL 60154-5030  
 27430766 +Alex D Moglia, ESQ, Moglia Advisors, 1325 Remington Rd, Ste H, Schaumburg, IL 60173-4815  
 +Bureau of Water & Sewer, 4949 W. Cermak, Town of Cicero, Cicero, IL 60804-3497  
 27430774 +Capl/Carsons, Capital One Retail Svcs/Attn: Bankruptcy, Po Box 30258,  
 Salt Lake City, UT 84130-0258  
 +Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034,  
 St Louis, MO 63179-0034  
 27430775 +Citibank/Goodyear, Citibank Corp/Centralized Bankruptcy, Po Box 790034,  
 St Louis, MO 63179-0034  
 27430778 First Bankcard, PO Box 2557, Omaha, NE 68103-2557  
 27430779 +First National Bank, Attn: Tina, 1620 Dodge St Mailstop 4440, Omaha, NE 68197-0002  
 27430781 +LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967  
 27430782 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 27430784 +Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5,  
 Cleveland, OH 44101-4982  
 27430785 +Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909  
 27430787 +Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799  
 27430799 Taylor Bean & Whitaker, Filed Ch 11 2009, No longer in business, Ocala, FL 34475

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: attyl752@hotmail.com Jan 10 2019 01:57:51 Joseph A. Serpico,  
 Serpico & Associates, 10525 W. Cermak Road, Westchester, IL 60154  
 27430764 EDI: BANKAMER.COM Jan 10 2019 06:38:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998  
 27430763 +E-mail/Text: bknotices@bankofthewest.com Jan 10 2019 01:59:23 Bank Of The West,  
 Attn: Bankruptcy, 180 Montgomery Street 25th Floor, San Francisco, CA 94104-4206  
 27430767 +EDI: CAPITALONE.COM Jan 10 2019 06:38:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 27430768 +EDI: CAPITALONE.COM Jan 10 2019 06:38:00 Capital One / Menard, Attn: Bankruptcy,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 27430769 +EDI: CAUT.COM Jan 10 2019 06:38:00 Chase Auto Finance, Attn: Bankruptcy, Po Box 901076,  
 Fort Worth, TX 76101-2076  
 27430770 +EDI: CHASE.COM Jan 10 2019 06:38:00 Chase Card Services, Correspondence Dept,  
 Po Box 15298, Wilmington, DE 19850-5298  
 27430773 +EDI: CHRYSLER.COM Jan 10 2019 06:38:00 Chrysler Financial/TD Auto, Attn: Bankruptcy,  
 Po Box 9223, Farmington Hills, MI 48333-9223  
 27430776 +EDI: WFNNB.COM Jan 10 2019 06:38:00 Comenity Bank/burkesol, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 27430777 +EDI: WFNNB.COM Jan 10 2019 06:38:00 Comenitybank/kayjewe, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 27430780 +E-mail/Text: bankruptcy@huntington.com Jan 10 2019 01:58:52 Huntington Natl Bk,  
 Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996  
 27430783 +Fax: 407-737-5634 Jan 10 2019 02:14:15 Ocwen Loan Servicing, Attn: Research/Bankruptcy,  
 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493  
 27430788 +EDI: RMSC.COM Jan 10 2019 06:38:00 Synch/Mattress Firm, Attn: Bankruptcy Dept,  
 P. O. Box 965030, Orlando, FL 32896-5030  
 27430790 +EDI: RMSC.COM Jan 10 2019 06:38:00 Synch/Toys R Us, Attn: Bankruptcy, Po Box 965060,  
 Orlando, FL 32896-5060  
 27430792 +EDI: RMSC.COM Jan 10 2019 06:38:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060  
 27430793 +EDI: RMSC.COM Jan 10 2019 06:38:00 Synchrony Bank/HH Gregg, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 27430794 +EDI: RMSC.COM Jan 10 2019 06:38:00 Synchrony Bank/TJX, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060  
 27430795 +EDI: RMSC.COM Jan 10 2019 06:38:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060  
 27430800 EDI: USBANKARS.COM Jan 10 2019 06:38:00 US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229,  
 Cincinnati, OH 45201

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

27430771\* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
 27430772\* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
 27430786\* +Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909  
 27430789\* +Synch/Mattress Firm, Attn: Bankruptcy Dept, P. O. Box 965030, Orlando, FL 32896-5030  
 27430791\* +Synch/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 27430796\* +Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
 27430797\* +Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
 27430798\* +Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
 27430801\* +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229,  
 Cincinnati, OH 45201)

TOTALS: 0, \* 9, ## 0

District/off: 0752-1

User: moneal  
Form ID: 309A

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Jan 09, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 11, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2019 at the address(es) listed below:

Alex D Moglia, ESQ amoglia@mogliaadvisors.com, IL31@ecfcbis.com  
Joseph A. Serpico on behalf of Debtor 2 Domenica M Hernandez atty1752@hotmail.com,  
linda@serpicolaw.com;serpicojr80491@notify.bestcase.com  
Joseph A. Serpico on behalf of Debtor 1 Jose J Hernandez atty1752@hotmail.com,  
linda@serpicolaw.com;serpicojr80491@notify.bestcase.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4